UNITED STATES DISTRIEASTERN DISTRICT OF	NEW YORK
 CHASHA KUZECKI,	x

## Answer

Plaintiff(s),

-against-

11-4899 (Johnson, J.)

CAPITAL MANAGEMENT SERVICES, LP.,

## Defendant(s).

Defendant, CAPITAL MANAGEMENT SERVICES, LP., by its attorney Mel S. Harris and Associates, LLC, answers plaintiff's complaint as follows:

- 1. Defendant acknowledges being sued pursuant to the Fair Debt Collection Practices Act, but deny any violation thereof.
- 2. Defendant denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph "2" of the complaint.
- 3. Defendant admits the allegations contained in paragraph  $^{\circ}3^{\prime\prime}$  of the complaint.
- 4. Defendant admits the allegations contained in paragraph  $\mbox{"4"}$  of the complaint.
- 5. Defendant admits the allegations contained in paragraph  $^{\circ}5$  of the complaint.
- 6. Defendant admits the allegations contained in paragraph "6" of the complaint.

- 7. Defendant admits the allegations contained in paragraph "7" of the complaint.
- 8. Defendant admits the allegations contained in paragraph "8" of the complaint.
- 9. Defendant admits the allegations contained in paragraph "9" of the complaint.
- 10. Defendant admits sending correspondence to the plaintiff, but otherwise denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph "10" of the complaint.
- 11. Defendant admits sending correspondence to the plaintiff, but otherwise denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph "11" of the complaint.
- 12. Defendant denies each and every allegation contained in paragraph "12" of the complaint.
- 13. Defendant denies each and every allegation contained in paragraph "13" of the complaint.
- 14. Defendant denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph "14" of the complaint do not apply to the answering Defendant.
- 15. Defendant provisionally denies the allegations in paragraph "15" as it has not been furnished with the collection letter referenced in the complaint.

- 16. This allegation is a statement of law that requires no response.
- 17. This allegation is a statement of law that requires no response.
- 18 Defendant denies each and every allegation contained in paragraph "18" of the complaint.
- 19. This allegation is a statement of law that requires no response.
- 20. Defendant denies each and every allegation contained in paragraph "20" of the complaint.
- 21. Defendant denies each and every allegation contained in paragraph "21" of the complaint.
- 22. Defendant denies each and every allegation contained in paragraph "22" of the complaint.
- 23. Defendant denies each and every allegation contained in paragraph "23" of the complaint.
- 24. Defendant denies each and every allegation contained in paragraph "24" of the complaint.
- 25. Defendant denies each and every allegation contained in paragraph "25" of the complaint.
- 26. Defendant denies each and every allegation contained in paragraph "26" of the complaint.
- 27. Defendant denies each and every allegation contained in paragraph "27" of the complaint.

- 28. Defendant denies each and every allegation contained in paragraph "28" of the complaint.
- 29. Defendant denies each and every allegation contained in paragraph "29" of the complaint.
- 30. Defendant denies each and every allegation contained in paragraph "30" of the complaint.
- 31. Defendant denies each and every allegation contained in paragraph "31" of the complaint.
- 32. Defendant denies each and every allegation contained in paragraph "32" of the complaint.
- 33. Defendant denies each and every allegation contained in paragraph "33" of the complaint.
- 34. Defendant denies each and every allegation contained in paragraph "34" of the complaint.
- 35. Defendant denies each and every allegation contained in paragraph "35" of the complaint.
- 36. Defendant admit the allegations contained in paragraph "36" of the complaint.
- 37. Defendant deny each and every allegation contained in paragraph "37" of the complaint.

WHEREFORE, the Defendant respectfully requests that plaintiff's complaint be dismissed.

Dated: New York, NY

December 13, 2011

Arthur Sanders (AS1210)

MEL S. HARRIS AND ASSOCIATES, LLC

Attorneys for Defendant

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TO:

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